

09/368996

Abstract of the Disclosure

A method of billing (charging) for providing access to information over a computer network, with the billing based on the time a consumer elects to access the information, distinguished primarily by including a third party, called here a bank, to mediate between the consumer and the information vendor in such a way as to relieve the vendor of any involvement in billing the consumer, but leaving the vendor responsible for the quality of the information provided to the consumer. In the method, when a consumer visits a vendor network address and decides to purchase access to information from the vendor, the consumer will exercise a link that will put the consumer in contact with the bank, and so initiate billing, and the bank will then direct the consumer to the location at the vendor (a server operated by the vendor) where the information can be accessed. The method also includes a means by which the bank is made aware of the time at which the consumer finishes accessing the vendor's information, and can thus provide a charge to the consumer based on the time the consumer spends accessing the vendor's information.